DOCUMENT RESUME

ED 252 137 HE 017 975

TITLE Financial Planning for Study in the United States. A Guide for Students from Other Countries. Revised Edition.
INSTITUTION College Entrance Examination Board, New York, N.Y.
PUB DATE 4 Jan 85
NOTE 47p.
AVAILABLE FROM College Board Publications, Box 886, New York, NY 10101 (50 copies for $25.00).
PUB TYPE Guides - Non-Classroom Use (055)

EDRS PRICE MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS *College Housing; *Eligibility; Federal Aid; Financial Aid Applicants; *Financial Services; *Foreign Students; Higher Education; Organizations (Groups); Professional Associations; *Student Costs; *Student Financial Aid
IDENTIFIERS College Costs; Latin America

ABSTRACT

A guide for foreign students who need information on the cost of higher education in the United States is presented. Responsibilities of foreign students in meeting these costs are addressed, along with types of financial help that may be available to them from colleges and other sources, applying for financial aid, and planning the financial aspects of their stay in this country. Specific attention is focused on: tuition and fees; different kinds of university and nonuniversity housing; awards from U.S. government sources, aid from the Institute of International Education and from six agencies serving particular nationality groups, college aid to undergraduate and graduate students, and financial aid from sources outside the United States (governments, organizations, and educational credit agencies). The addresses of educational credit agencies in 14 Latin American countries are provided. Other subjects discussed include: problems of currency restrictions, transfer of funds and using U.S. banking services, travel, books and supplies, medical and dental services, health insurance, clothing, incidental expenses, expenses for married students and their dependents, extra expenses for graduate students, and orientation and English-language programs. (SW)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED252137

Financial Planning for Study in the United States

A Guide for Students from Other Countries

Revised Edition, 1984

The College Board

"PERMISSION TO REPRODUCE THIS MATERIAL IN MICROFICHE ONLY HAS BEEN GRANTED BY

CEEB

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

U.S. DEPARTMENT OF EDUCATION
NATIONAL INSTITUTE OF EDUCATION
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

✓ This document has been reproduced as received from the person or organization originating it.

☐ Minor changes have been made to improve reproduction quality.

• Points of view or opinions stated in this document do not necessarily represent official NIE position or policy.

HE017975

Reprints and Translations. Permission is hereby granted to any nonprofit organization or institution to reprint this booklet in English or in translation, anywhere in the world, provided that:

1. Each copy of the reprint carries a notice stating: "Reprinted from the 1984 edition of *Financial Planning for Study in the United States: A Guide for Students from Other Countries* by permission of the College Entrance Examination Board, New York, New York 10106, U.S.A.

2. Two copies of the reprint are sent to the College Board with a statement that identifies the agency making the reprint, gives the date of the reprint, reports the number of copies reprinted, and outlines how, and to whom, the reprints are being distributed.

The College Board is a nonprofit membership organization in the United States that provides tests and other educational services for students, schools, and colleges. The membership is composed of more than 2,500 colleges, schools, school systems, and education associations. Representatives of the members serve on the Board of Trustees and advisory councils and committees that consider the Board's programs and participate in the determination of its policies and activities. The College Scholarship Service (CSS) is an activity of the College Board. By providing a standardized system of determining financial need, the CSS promotes the distribution of financial assistance to students on the basis of need.

This booklet, available only in packages of 50 copies, may be ordered from College Board Publications, Box 886, New York, New York 10101. Each package of 50 copies is $25.

Editorial inquiries regarding this booklet should be addressed to Editorial Office, College Entrance Examination Board, 888 Seventh Avenue, New York, New York 10106.

Copyright © 1967, 1970, 1973, 1976, 1980, 1984 by College Entrance Examination Board. The "College Board," the College Scholarship Service, CSS, and the acorn logo are registered trademarks of the College Entrance Examination Board. All rights reserved.

Library of Congress Catalog Card Number: 67-31259
Printed in the United States of America

BEST COPY AVAILABLE

Contents

Foreword 3
Introduction 6
Costs of studying in the United States 8
▪ Application expenses 8
▪ Travel 8
Travel insurance 9
Travel grants 9
▪ Tuition and fees 10
▪ Housing and food 11
University housing 11
Dormitories 11
Cooperatives 12
Graduate living units 12
Living groups 12
Married student housing 12
Nonuniversity housing 12
Furnished rooms 13
Apartments 13
Food 13
International Houses 13
Payments 14
▪ Books and supplies 14
▪ Medical and dental services 15
▪ Health insurance 15
▪ Clothing 16
▪ Incidental expenses 17
Vacation expenses 17
Summer expenses 18
▪ Expenses for married students and their dependents 19
Housing 19
Food 19
Health expenses and insurance 19
Schools 20
Child care 20
▪ Extra expenses for graduate students 20
▪ Typical expenses for an academic year 21
▪ Orientation and English-language programs . . 22
Types of financial aid available to foreign students 23
Sources of financial aid outside the United States 24
Governments 24
Organizations 24
Educational credit agencies 24

- Awards from United States government sources. . . . 27
- Aid from organizations. 28

Institute of International Education 28
Agencies serving particular nationality groups 29
African-American Institute. 29
American-Mideast Educational and Training Services, Inc., (AMIDEAST) . . . 30
International Human Assistance Program . 30
American-Scandinavian Foundation. . . . 30
Latin American Scholarship Program of American Universities. 31
North American Association of Venezuela . 32

- Aid from United States colleges and universities. 32

Undergraduate aid 32
Graduate aid 33
Scholarships 33
Fellowships 33
Assistantships 33

How to apply for financial aid from United States institutions 35
Financial resources after arrival in the United States. 36

- Loans 36
- Employment 36

Summer employment 38
Seeking help in case of financial emergency . . 39
Final arrangements regarding finances. 40

- The obligation of a private sponsor 40
- Problems of currency restrictions and transfer of funds to the United States. . . 40
- Using United States banking services 41
- Money needed during the first few weeks in the United States 42
- Protecting personal funds en route to the United States 42

Advice from foreign students now in the United States 43
Sample budget form for the first year 44

Foreword

This booklet, published by the College Scholarship Service (CSS) and the Office of International Education of the College Board, has been designed for students overseas who want to study at a college or university in the United States. Its purpose is to provide these students with information about the costs of study in the United States and the responsibilities they will be expected to assume in order to meet these costs.

While the College Board believes this booklet will serve foreign students well, it recognizes that the subject discussed is complex and that readers may have questions. For the best information, students should direct inquiries to organizations cited in the text or to specific institutions in which they have an interest. The College Board does not advise students individually regarding admissions, financial aid, choice of institution, or programs of study.

This booklet marks the sixth edition of *Financial Planning*, the first being published in 1967. The current edition was updated and revised by Seamus Malin of Harvard University, under the guidance of the 1983–84 Advisory Committee on International Education, whose members are listed on the following page.

Sanford C. Jameson
Director, Office of International Education
The College Board

The College Board's Advisory Committee on International Education, 1984

Seamus P. Malin, *Chairman*
Assistant Dean of Admissions and Financial Aid,
Harvard-Radcliffe Colleges
Cambridge, Massachusetts

Karen Lowe Raftus, *Vice Chairman*
Associate Director of Admissions and Director of
International Admissions
The College of Wooster, Ohio

Stan Berry, *Past Chairman*
Director of Admissions
Washington State University, Pullman

Joseph Bruns
Chief, Student Support Services Division
Bureau of Educational and Cultural Affairs
United States Information Agency
Washington, D.C.

Richard G. Cashwell
Director of Undergraduate Admissions
University of North Carolina at Chapel Hill

Cynthia Louise Fort
Student Representative
Case Western Reserve University
Cleveland, Ohio

Richard W. Haines
Director of Admissions, Lafayette College
Easton, Pennsylvania

William J. Hendricks, S. J.
College and Career Counselor, Colegio San Ignacio
Rio Piedras, Puerto Rico

Gary R. Hoover
Associate Dean and Director of Foreign
Student Admissions
University of the Pacific
Stockton, California

Dixon C. Johnson
Director, Office for International Students and Scholars
University of Southern California, Los Angeles

Ernest N. Mannino
Director, Office of Overseas Schools
Department of State, Washington, D.C.

Elizabeth C. McColl
Student Representative, Duke University
Durham, North Carolina

Dyer Moss
College Counselor
Northfield Mount Hermon School, Massachusetts

June Noronha
Director of International Student Services
The College of St. Catherine, St. Paul, Minnesota

E. Eugene Oliver
Director of School and College Relations
University of Illinois, Champaign

Carlos Otero
Assistant Director, Minnie Stevens Piper Foundation
San Antonio, Texas

Gretchen Ridgeway
Coordinator of Pupil Personnel Services
Department of Defense Dependents Schools-Germany
APO New York 09633

Joann B. Stedman
Director, International Student Office
Columbia University, New York, New York

James R. Vaillancourt
Dean, Division of Enrollment Services
Old Dominion University, Norfolk, Virginia

Introduction

This booklet is written for foreign students who wish to learn about the cost of higher education in the United States. It has been designed to aid such students in planning how to finance their education. It is essential that students plan carefully, in advance, for the *entire period* of their studies in the United States. It is not enough to plan only for the first year.

The booklet makes no attempt to describe the wide variety of degree programs offered by colleges and universities in this country. For information of that sort, readers should consult *Entering Higher Education in the United States: A Guide for Students from Other Countries*, a booklet that is also published by the College Board. Instructions for ordering that publication are given inside the front cover of this one.

Higher education in the United States is *expensive*. This is not said to discourage readers. Nor is it mentioned to remind them of something they may already know. The point is emphasized simply because of all the problems foreign students face after arriving in the United States, the greatest one is likely to be maintaining adequate finances for the cost of their education and personal support.

Colleges and universities in the United States have no uniform way of judging the adequacy of a foreign applicant's finances. Much depends on the size of the institution, its location, the amount of its budget allocated for financial aid, and the clarity and completeness of the financial information provided by the student. Generally speaking, however, a foreign student can expect institutions to take similar positions with regard to the following:

Information regarding the student's financial support. Institutions usually obtain this information by requiring students to fill out a highly detailed application form or special questionnaire concerning their financial resources. In addition, many colleges and universities require students to support their financial statements with affidavits or certifications.

Issuance of Certificate of Eligibility for a visa (Form I-20 or IAP-66). A Certificate of Eligibility, necessary to obtain a United States visa, can be issued by an educational institution or organization only when the student has been accepted for

admission. Institutions are required to certify that the foreign student has sufficient funds to finance *at least* the first year of study. The United States Consulate will not grant visas until it is satisfied that students can meet their expenses. In some cases, depending on the institution and the degree program applied for, students must prove that they can support their entire stay in the United States.

Availability of financial aid. There is much less financial assistance available to foreign students today than in the past. Decreasing funds from outside sources have made it necessary for colleges and universities to reserve most of their scholarship funds for United States students.

Throughout the following pages, current United States prices for a number of items are quoted, such as those for tuition, books, clothing, and housing and food. Because of changing economic conditions in the United States, the reader should regard these figures as approximations that apply at the time this booklet was published, December, 1984. The figures should be used as guidelines, not to be underestimated, *for determining the financial resources needed for study and living expenses while in the United States.*

All cost figures in the booklet are given in United States dollars ($).

Costs of studying in the United States

Foreign students in the United States must anticipate that their academic programs, as well as their living needs, will include a number of expenses:

- application fees
- travel – to and within the United States
- tuition and fees
- housing and food
- books and supplies
- medical and dental services and health insurance
- clothing and miscellaneous
- summer and vacation living expenses

Married and graduate students must plan on additional expenses (see pages 19-20).

Application expenses

Most United States universities and colleges charge an application fee, ranging from $20 to $50. This fee usually must be paid at the time of filing an application; it is not refundable, nor is it applicable to the cost of tuition.

Tests of academic ability or aptitude, costing from $13.25 to $28, may be required in connection with an application. In addition, the Test of English as a Foreign Language (TOEFL) is often required, at a fee of $20 in the United States and $26 overseas.

Travel

Foreign students usually travel to the United States by air. International air fares vary considerably, depending on the country of origin, age, and status of passenger (some airlines offer special student rates), and time of year. A student should check with airline offices, reputable travel agencies, or the Council on International Educational Exchange (see below) for current fares to the United States.

The cost of travel within the United States also varies. Bus and rail transportation are the most economical. Tickets for these modes of travel are available to foreign visitors at reduced rates, if purchased in their home countries. Air travel is the most expensive form of travel, but airlines often

allow certain stopovers within the United States at no extra charge.

The Council on International Educational Exchange (CIEE) publishes a brochure, *Where to Stay in the U.S.A.*, to aid student travelers. It is available from most student travel organizations abroad, and from CIEE offices, price $8.95.

Further information on CIEE's services may be obtained from any of its four offices, listed below:

205 East 42 Street,
New York, New York 10017, U.S.A.

49 rue Pierre Charron
Paris, France 75008

1093 Broxton
Los Angeles, California 90024, U.S.A.

Sanno Grand Building
Room 205
14-2 Nagata-Cho
2-Chome, Chiyoda-ku
Tokyo 100, Japan

Travel insurance

The foreign student is advised to purchase travel insurance for the trip to the United States. Limited coverage for medical bills in case of accident en route, plus protection for accompanied baggage can be purchased for nominal amounts. Unaccompanied baggage should be insured. Usually, travel insurance can be purchased through a local travel agent.

Some universities require foreign students to be covered by an insurance policy protecting them from the time they leave home until their return. If in doubt, a student should inquire from the foreign student adviser at the institution chosen in the United States about such coverage.

Travel grants

Colleges and universities in the United States do not normally award travel grants. The United States government provides a limited number of international travel grants for select students from some countries. Inquiries as to eligibility may be made at the United States Embassy, Consulate, or Binational Commission or Foundation.

Tuition and fees

Tuition is the basic charge for instruction. It is generally higher at private institutions (from $4,000 to $9,500) for the academic year, than at public institutions (from $1,000 to $6,500). Private colleges and universities charge all students the same amount, while public institutions have different rates depending on residency. The rate for legal residents of a state, or city, is lower than that for nonresidents. Foreign students are usually required to pay the nonresident, higher rate.

The academic year is of eight to ten months' duration, and may be divided in various ways: semesters, quarters, or trimesters, each of which may be called a term. Individual university bulletins list expenses according to the institution's own schedules, and students should note whether charges are for an academic year, a term, or on a course-by-course basis. Foreign students are required by United States immigration regulations to carry a full program of study each term, and must estimate their tuition expenses on this basis.

Tuition expenses for summer sessions, which run from three to twelve weeks, are extra.

In addition to tuition, fees are charged by schools to cover a number of costs related to institutional services. Each institution has its own schedule of fees, and because they vary greatly, no detailed estimates are given here. They may amount to several hundred dollars in addition to tuition. Applicants should consult the bulletins of individual institutions for a list of fees. *Tuition and fee rates are subject to change and usually increase from year to year.*

Tuition and fees usually must be paid in full at the time of registration for the term. *It is therefore necessary to have sufficient funds available at the beginning of each term to cover these expenses, as well as to buy the necessary books and supplies.* (See page 14 regarding book expenses.) A penalty charge is often made if payment is late.

A student is often prohibited from further registration until fees for the previous term are completely paid.

Housing and food

The cost of living in the United States is among the highest in the world. Foreign students in the United States frequently comment that it is difficult for those abroad to understand how much money is necessary for housing and food.

Because living costs vary so much, only approximate figures can be given here. In smaller cities and rural areas living expenses on the campus might be as low as $2,500 per academic year. In metropolitan areas such as Los Angeles and New York City, the cost of housing and food on campus ranges from approximately $3,500 to $5,500 per academic year.

Some colleges, in their information brochures, give estimates for living expenses on the campus for an academic year; others give estimates for the calendar year. When planning their budgets applicants should note which period the institution uses and make their computations accordingly.

Most institutions have housing offices that provide information about room and board (housing and food). Housing may be available either on or off the campus. Some urban institutions, because of living facilities nearby, do not offer on-campus housing. In many cities, however, there is an acute shortage of housing, with the result that foreign students may have great difficulty finding suitable off-campus accommodations when these are not provided by the college or university.

University housing

University housing, either on or off campus, may be available in dormitories, "cooperatives" (explained on next page), or living units for graduate students (single or married). University housing *must be reserved in advance* because space is limited. At some colleges, undergraduates are required to live in a campus dormitory during their first year of study.

Dormitories. University dormitory rooms are partially furnished, at least with bed, bureau (chest of drawers), and desk. Students are usually required to provide blankets, sheets, towels, and study lamps. Dormitory occupants are often expected to eat in their residence hall or a university dining

hall. Contracts for room and board are purchased for the term or academic year and usually cannot be canceled. Students planning to cook food in their rooms must first determine whether such arrangements are permitted.

Since many dining halls close on Sundays and during vacation periods, students must plan on extra funds to pay for meals at a restaurant. If the residence hall closes during vacation periods, the extra expense for off-campus housing must also be considered. (See "Vacation expenses," page 17.)

Cooperatives. Students living in "cooperatives" do some housekeeping and help to prepare and serve their own meals, thus reducing room and board expenses. Residents in cooperatives may be expected to provide some of their room furnishings, blankets, sheets, and towels.

Graduate living units. University accommodations for graduate students usually have basic furniture; some have kitchen facilities. Occupants may have to provide blankets, sheets, towels, and cooking and eating utensils. If meals cannot be prepared in their residence halls, students may eat in the university cafeteria or dining hall.

Living groups. A variety of living groups such as fraternities, sororities, eating clubs, language houses, and other societies, may invite foreign students to live or eat with them. Various arrangements with living groups are possible, depending on the institution; there is some variation in cost.

Married student housing. Some universities have accommodations for married students, although they are usually limited and may have long waiting lists for occupancy. Married foreign students should inquire about them early.

Nonuniversity housing

Nonuniversity housing may be found in private homes, furnished rooms, or furnished or unfurnished apartments. A housing officer at the college may have a list of approved private homes whose occupants rent rooms to students. Nonuniversity housing *cannot* be secured in advance. Therefore, students must plan for the additional expense of living in a hotel until permanent housing is found. A single hotel room in a large city costs at least $50 a

night. In some locations, usually larger cities, less expensive, temporary accommodation might be found at a Young Men's Christian Association (YMCA) or Young Women's Christian Association (YWCA). Such accommodation is available to students without regard to their religious beliefs.

Furnished rooms. Furnished rooms or apartments in private, off-campus buildings vary greatly in price according to location and quality. In such accommodations students may be required to pay for the telephone and such services as heating (in winter), electricity, and gas. They must furnish sheets, blankets, and towels, and in some cases cooking and eating utensils. Costs of single furnished rooms range from $200 to $250 a month in small towns and cities; prices are considerably higher in larger cities, and might go as high as $350 a month.

Apartments. Furnished apartments with living room, bedroom, kitchen, and bathroom generally rent from $200 a month to as much as $500 or more a month in large cities. Costs rise with each additional bedroom. If two or three students share a room or apartment, individual expenses may be reduced.

Rents for unfurnished apartments are lower, but buying furniture is costly. Furthermore, the resale value of furniture is very low. Renting an unfurnished apartment and furnishing it is seldom recommended, except for students who are planning to remain several years.

Food. Students living off campus may eat in university dining halls or cafeterias at established rates. The cost of meals ranges from $1,000 to $2,000 for the academic year. University dining facilities are usually open weekdays for two or three meals a day. Eating off campus can cost $15 to $20 per day. Students who have special dietary preferences may want to live where cooking facilities are available. Individuals who do their own cooking must expect to spend about $150 to $200 a month for food. An additional amount for occasional restaurant meals should be allowed.

International Houses. In or near four major cities in the United States – New York, Philadelphia, Chicago, and San Francisco – there is an International

House where foreign and United States students live. Room and board rates vary considerably. Detailed information and application forms (applications must be made in advance) may be obtained by writing to the following addresses:

International House
500 Riverside Drive, New York, New York 10027
International House
2299 Piedmont Avenue, Berkeley, California 94720
International House
1414 E. 59th Street, Chicago, Illinois 60637
International House
3701 Chestnut Street, Philadelphia, Pennsylvania 19104

Payments

Payment in advance is required for all types of housing. At some institutions, students may pay room and board fees in installments, but they must make the first payment as soon as they move in. Before arrival on campus, students may be required to pay a housing application fee, as well as a room deposit. Some deposits are refundable at year-end if property is not damaged; others are credited to the student's account.

Off-campus rents are due on a monthly basis. Before moving into an apartment, a student must usually pay rent for the first month plus a deposit equivalent to one or two months' rent as "security." Sufficient money must be available immediately on arrival to cover deposit and rent.

Books and supplies

The cost of study materials, including books, ranges from $300 to $450 for an academic year. In fields such as engineering and architecture, expenses are higher than in nontechnical fields. For example, the initial supplies for an architecture student are likely to cost $200, in addition to books. An engineering student will need a calculator ($50–$200).

It may also be necessary to purchase a typewriter; a good portable nonelectric typewriter costs

between $75 to $100 for a used model, or $100 to $175 for a new one.

Medical and dental services

Colleges and universities in the United States generally provide health service facilities for students. The cost to the student for these services varies, ranging from $25 to $200 annually depending on what types of facilities are available. Most university health services do not provide accommodation for students who have serious or prolonged illnesses. Medical services in the United States are very expensive.

Some examples:

Physician's office fee	$30 to $50 per visit
Specialist's office fee	$50 to $100 per visit
Hospitalization for semiprivate room (residence only)	$200 to $300 per day
Minor surgery	$200 to $500
Major surgery	$750 minimum

Dental services are usually not provided by colleges and universities. A large university with a school of dentistry, however, may provide low-cost service through its clinic. Typical fees charged by a private dentist are as follows:

Cleaning	$20 to $40
Full set of x-rays	$30 to $60
Filling	$25 to $50
Extraction	$40 to $75

Health insurance

To protect against the financial hardship of serious, unexpected medical expenses, foreign students are usually required to purchase accident and health insurance. For a single student, the annual cost of such insurance ranges from $75 to $200; for similar insurance coverage for families, refer to "Expenses for married students and their dependents" on page 19. *Such insurance should be purchased in the United States in order to insure adequate medical protection while residing in this country.*

As a first step to learning about health insurance, the student should direct inquiries to the foreign student adviser at the institution in the United

States. Many universities require foreign students to be covered by health insurance from the date they leave home until their return. On the other hand, some institutional insurance plans provide medical protection only for an academic year; others do so for the full calendar year.

Students should bear in mind that most health insurance plans in the United States do *not* cover all medical expenses. It is important to understand the conditions of a policy and the extent of its coverage. For example, the following are not usually reimbursable under standard student medical insurance policies: (1) dental and eye examinations; (2) routine health examinations; (3) pregnancy, and any of its complications. In addition, most plans do not include reimbursement of payments for the treatment of pre-existing conditions, or for nervous or mental disorders. Furthermore, it is normal for most insurance plans to have a deductible, minimum amount before coverage commences, or to meet only a certain percentage of the costs.

Clothing

An institution's information brochure usually describes the clothing advisable for its location. In many areas of the United States temperature ranges are extreme: from as low as 0° Fahrenheit (or −18° Centigrade) in winter, to as high as 100° Fahrenheit (or 37° Centigrade) in summer.

In the northern states extreme cold may last from November to March, and temperatures may drop to many degrees below freezing in midwinter. In these areas heavy winter clothes, including a warm overcoat and weatherproof boots, are essential. For the warmer climate in the southern states, medium and lightweight clothes are sufficient. A light coat or raincoat and an umbrella are recommended.

Simple casual clothing has become the standard dress on college and university campuses. Where possible, it is advisable for students to bring as much clothing from home as possible, especially if they will have limited funds while studying in the United States. However, all types of clothing are available in a college or university community, and students will want to seek information from fellow

students regarding inexpensive purchase of clothes. Price ranges for commonly required items are as follows:

Men:		*Women:*	
Shirt	$10 to $25	Blouse	$10 to $35
Trousers	$20 to $50	Skirt	$25 to $45
Jacket	$50 to $100	Slacks	$25 to $50
Suit	$100 to $150	Dress	$40 to $75
Sweater	$25 to $50	Sweater	$25 to $50
Raincoat	$60 to $100	Raincoat	$60 to $100
Overcoat	$100 to $160	Overcoat	$100 to $160
Shoes	$35 to $65	Shoes	$35 to $65

Incidental expenses

In the experience of many foreign students in the United States, incidental expenses mount up quickly. In estimating these expenses, students should consider the following items: laundry, clothing, occasional restaurant meals, stationery and postage, local transportation, recreation, and entertainment. These personal items are likely to total $900 to $1,200 for the academic year. Recreation and entertainment are matters of personal taste: the amount spent depends on one's taste, budget, and location.

The figure given does not include the costs of such large nonessential items as household equipment or a car. Owning and operating a motor vehicle is very expensive in the United States; insurance is generally compulsory and costly, and parking both on and off campus may be a problem. It is inadvisable for any student to own a car unless absolutely necessary for everyday transportation.

Many students find that these unusual expenditures cause serious problems for a person on a limited budget.

Vacation expenses

The major vacation periods in the academic year (Christmas, between terms, and spring) total from four to six weeks. As previously indicated, university housing and dining facilities may be closed during these periods. In such instances, a student should plan on spending an additional $400 to $600 for housing and food during those weeks, plus in-

cidental expenses. Sometimes accommodation will be offered by a fellow student or a local family, and thus some of this expenditure can be avoided.

Summer expenses

The three-to-four-month summer vacation time (June to September) requires special financial planning. Expenses for this period must be carefully estimated and added to costs for the academic year in order to give a realistic total figure for the calendar year.

Since study during the summer is usually not required, students have a choice of studying, leisure activity such as sightseeing, or, in very special circumstances only, working. (See page 36 regarding employment regulations.) Whatever a student chooses to do during the summer, living expenses (housing, meals, and incidental expenses) will be a major cost item. It may be less expensive to stay at the institution than to go traveling or to attend summer courses elsewhere.

As a general rule, foreign students should expect to spend at least as much on monthly living expenses during the summer as they did during the academic year. If they leave the institution for the summer, they should expect to spend more for housing and meals. To be safe, a student should allow $400 to $600 per month.

A student who wishes to continue studying in the summer enrolls in a "summer session." Courses last from three to twelve weeks. Not all institutions offer summer courses. Small colleges often do not; large universities usually do. The cost of tuition and fees varies according to the kind of institution (public or private) and the number of courses taken. At a public institution, tuition and fees might total as little as $500, while at a private institution the figure could be as high as $1,500. Books and supplies vary in cost also, but the range is likely to be from $100 to $200.

A student who is fortunate enough to find a job during the summer and obtain permission to do so may reasonably expect to offset some or most summer living expenses. However, it is impossible to be certain in advance of obtaining permission to work, or of finding employment. *In conclusion, plans for*

the summer must include securing sufficient funds to pay all living expenses.

Expenses for married students and their dependents

Married students who plan to bring members of their families to the United States must plan carefully for the family's support. Even if they receive a grant that covers their own expenses, students are unlikely to receive extra money for their dependents.

Many institutions will estimate the costs necessary to support annually one or more dependents. For example, one big city university estimates $4,000 extra per year for a spouse, and $2,500 extra for each child; another way of estimating is to say that 50 percent more than the total amount for a single student should be allowed for a spouse, and 25 percent more for each child. A student should seek specific information from the college in the United States about the items listed below and the costs. *Dependents should not be brought to the United States unless the student is absolutely certain they can be adequately provided for.*

Housing. See pages 11-14 for information on apartments and other housing for married students.

Food. A couple preparing their own meals should plan on spending almost twice as much as single students. Additional amounts should be added for each child.

Health expenses and insurance. Married students with families should read pages 15-16 of this booklet carefully. Medical services in the United States are costly, and it is essential that the family be covered by health and accident insurance. A student's dependents are usually not allowed to use campus health services. Therefore, the student must be prepared to pay for their medical expenses. Costs of physical and dental examinations, and treatment of colds and other common ailments can add up quickly. Prescription drugs are also expensive.

The cost of insurance for families varies with the type and amount of coverage; from $500 to $1,000 per year for married couples, and an additional $100 to $200 for children. Married couples should also

make provision for possible maternity needs. Prenatal care, obstetric fees, and hospitalization may cost $2,000 or more.

Schools. Parents of preschool or school-age children should inquire of their institutions, before leaving home, about school facilities for their children. If free public education is not available near the university, or if for some reason a nearby school is not suitable, the cost of a private school must be considered. Expenses at a private school, including nursery or preschool, can range from $1,500 to $4,000 per child, per year.

Child care. The cost of child care may also be a consideration if a student's spouse plans to attend school or to work, if permitted. (See pages 36-37 for visa regulations covering employment.) The number of child care centers in the United States is increasing, but they are generally more expensive than similar services abroad. It may be necessary to arrange for a "baby-sitter" to take care of the child at the parents' home. Baby-sitters charge from approximately $2 to $3 per hour.

Extra expenses for graduate students

Candidates for master's and doctor's degrees must plan on certain extra expenses as they near the end of their study programs. Some universities charge an extra fee for graduate research supervision after required course work is completed. A student should consult individual university bulletins for details.

A graduate student usually finds it necessary to have a professional typist prepare his thesis or dissertation; total cost may range from $300 to $500. Any travel for research or consultation in connection with the project may be an added expense. An additional $150 may be necessary for required microfilming, publishing, and binding the document.

Typical expenses for an academic year

The tables that follow list the range of expenses that a student is likely to encounter at private and public colleges and universities. They are based on costs for single students, and do not include vacation or summer expenses. As can be seen in the tables, there is some range in room and board rates, and a great range in tuition and fees among both private and public institutions. Costs for books, supplies, and incidental expenses vary as much by program, level of study, and personal taste as by type of institution. It should be noted that the highest and lowest figures are not necessarily the highest or lowest that can be paid.

Categories of expenses	*High cost*	*Medium cost*	*Low cost*
	Private college or university		
Tuition and fees	$ 9,800	$ 7,500	$5,400
Room and board	4,300	2,700	2,500
Books and supplies	350	300	300
Incidental expenses	1,300	1,000	900
	$15,750	$11,500	$9,100
	Public college or university		
Tuition and fees	$ 6,000	$ 4,700	$1,800
Room and board	2,600	2,800	1,700
Books and supplies	350	400	350
Incidental expenses	1,300	1,000	1,000
	$10,250	$ 8,900	$4,850

In both tables the room and board rates are based on university housing facilities. A student who lives in nonuniversity housing may pay considerably more for room and board.

The tuition and fees indicated at publicly supported institutions are based on the nonresident rates that usually apply to foreign students (see page 10).

Orientation and English-language programs

A summer orientation program, an English-language program, or both, can be very useful to foreign students before their studies begin, if they can afford it. Such programs provide an excellent way to become familiar with life in the United States as well as with the English language. Some financial aid for these programs may be available in special cases. Information may be requested from the foreign student adviser of the student's institution.

Another kind of orientation, for students who are able to come to the United States about a month before their studies begin, is provided by the "homestay" program of the Experiment in International Living. Those students whose applications to the Experiment for homestays are accepted are placed in homes in the United States for approximately three weeks en route to or in the vicinity of their colleges or universities. They will be treated as members of the family, not as guests. The family receives no payment; it opens its home as a gesture of international goodwill.

The Experiment in International Living charges an administrative fee for the homestay which lasts approximately three weeks, plus a fee for health and accident insurance. Applications for the homestay program may be addressed to The Experiment in International Living, U.S. National Office, Brattleboro, Vermont 05301, U.S.A.

Types of financial aid available to foreign students

Prospective students who need financial aid to study in the United States will find more opportunities available *before* they leave their home country than after their arrival at a college or university. Financial aid opportunities are severely limited once foreign students are in the United States. Before departure, the possibilities include assistance from a student's own government, the United States government, private or international agencies and organizations, and United States universities.

General information about financial aid opportunities is found in the following publications, which may either be ordered as indicated or found in United States embassies, consulates, or United States Information Service (USIS) libraries.

Fellowships—Organization of American States Regular Training Program (leaflet); *The Leo S. Rowe Pan-American Fund* (brochure). For Latin American students interested in graduate study and research. Also available as loans for the final two years of undergraduate study. Leaflet and brochure obtainable at no charge from the Organization of American States office in the capital city of each member country, or from O.A.S., 1889 F Street, Washington, D.C. 20006.

Study in U.S. Colleges and Universities, and *A Guide to Scholarships, Fellowships, and Grants*. Published by the Institute of International Education, 809 United Nations Plaza, New York, New York 10017. Free on request.

A Selected List of Fellowship Opportunities and Aids to Advanced Education. For undergraduate, graduate, and postdoctoral study and research. Available from Publications Office of the National Science Foundation, 1800 G Street, N.W., Washington, D.C. 20550. Free on request.

Study Abroad, International Handbook—Fellowships, Scholarships, Educational Exchange. Published by United Nations Educational, Scientific, and Cultural Organization (UNESCO). Available in Europe from 7 Place de Fontenoy, Paris, France 75700; in the United States from UNIPUB, P.O. Box 1222, Ann Arbor, Michigan 48106. $20.50. Handling charges, 5% of list price, with a minimum of $1.50.

Sources of financial aid outside the United States

Foreign students should investigate sources of financial aid in their own countries before approaching international or United States sponsors.

Governments

Governments in many countries have established programs to encourage study in certain fields. Frequently, these programs provide grants for qualified students to pursue education overseas.

Organizations

Some publicly and privately owned local organizations, especially those with United States affiliates, often support the education of students in the United States. Examples are charitable foundations, business corporations, church and religious groups, and schools and universities.

Educational credit agencies

In a number of Latin American countries educational credit agencies have been established to aid students who plan overseas study, especially in fields closely related to priorities in the country's economic planning. These agencies include the following:

Argentina

Instituto Nacional de Crédito Educativo (INCE)
Pacheco de Melo 1826
Buenos Aires

Bolivia

Centro Impulsor de Educación
Professional—CIDEP
Casilla No. 1929
Santa Cruz

Fondo Universitario de Crédito Educativo Boliviano (FUCEB)
Casilla Postal 4722
La Paz

Brazil

Fundación APLUB de Crédito Educativo
Avenida Julio de Castilhos 10
Caixa Postal 2255-90.000
Porto Alegre

Caixa Económica Do Estado de São Paulo
Rua IX Novembro, 111-16°
andar 01013, São Paulo

Caixa Económica Federal
scs Edificio Uniao la.
Brasilia D.F.

Banco Do Brasil S.A.
Dpto. General de Normas de Crédito
Brasilia, D.F.

Chile

Pontificia Universidad Católica de Chile
Alameda 340
Santiago

Colombia

Instituto Colombiano de Crédito Educativo y Estudios Técnicos en el Exterior (ICETEX)
Carrera 3a. 18-24 piso 2°
Apartado Aéreo 5735
Bogotá

Fundación Educativa Centralseguros
Carrera 5a. No. 15-80 piso 22
Bogotá

Costa Rica

Comisión Nacional de Préstamos
Para Educación (CONAPE)
Apartado 5707
San José

Dominican Republic

Fundación de Crédito Educativo
Avenida Pasteur 160
Apartado de Correos No. 1451
Santo Domingo

Ecuador

Instituto Ecuatoriano de Crédito Educativo y Becas (IECE)
Casilla 539-A
Quito

Honduras

EDUCREDITO
Apartado Postal 1145
Tegucigalpa

Jamaica

Students Loan Bureau
Bank of Jamaica, P.O. Box 621
Kingston

Mexico

Fondo de Crédito Educativo
Universidad Autónoma de Aguascalientes
Aguascalientes

Instituto Tecnológico de Sonora
R.E. Calles y Chihuahua
Ciudad Obregón, Sonora

Oficina de Crédito Educativo
Banco de México
Bolivar 15, 6° piso, México 1, D.F.

Nicaragua

Educrédito de Nicaragua
Apartado 7598
Managua

Peru

Instituto Peruano de Fomento Educativo (IPFE)
Avenida Arenales 371, Of 501
Lima

Instituto Nacional de Becas y Crédito Educativo (INABEC)
Avenida Salaverry No. 3295
Lima

Venezuela

Educrédito
Edificio IESA, 2° piso
Calle Occidente, San Bernardino
Caracas

Saceudo
Avenida Municipal, Edificio
Granparada 1er. piso No. 3
Puerto La Cruz

Saceudo (Oficina en Caracas)
Ibarras a Pelota, Edificio Caomá P. 6
Caracas

Fundación Gran Mariscal de Ayacucho (Fundayacucho)
Calle 3-B, La Urbina
Caracas 1071

Fundación para el Avance de las Carreras Tecnológicas (FACT)
Calle 26, Edificio 26, P. 20, Of. 21
Barquisimeto

Awards from United States government sources

Through the Fulbright Academic Exchange Program, the United States government offers a variety of scholarship assistance, mainly for graduate study, to students from most countries of the world. These include grants covering tuition and fees, room and board, books and supplies, incidental expenses; partial grants covering one or more of these items; and grants that cover round-trip international travel only.

Students must apply for one of these grants before leaving their home countries. It is not possible to apply after arriving in the United States.

To qualify as a candidate, a student must be between 18 and 35 years of age, have strong academic credentials, and an excellent command of English. Applications are accepted during an open competition held annually. For information concerning the dates of competition, eligibility requirements, and current application procedures, the student should write or visit: the United States Information Service or the Binational (United States and home country) Foundation or Commission. To avoid missing early deadlines the applicant should inquire at least 15 months in advance of the date study is to begin in the United States.

Another source of government funding is through the United States Agency for International Development (AID). Although AID is normally associated with projects designed to assist in the development of particular sectors or institutions in the host country, it is a major source of funding for graduate and short-term training opportunities in the United States. AID participants who are to enroll in degree programs must meet normal admissions requirements of United States universities, as well as the institutional or development criteria of the AID project with which they are associated. AID-funded scholarships for advanced study follow standard guidelines established for students funded

from United States government sources. Training officers at local AID Missions can provide detailed information about AID participant training activities.

Aid from organizations

Foreign students sometimes can obtain financial support from United States foundations, business corporations, or professional associations. Similar assistance may also be secured from international bodies such as the United Nations, its various agencies, or the Organization of American States.

Awards from private and international organizations are described in the resource materials listed on page 23. Information may also be obtained from the Institute of International Education whose services are explained below.

The Institute of International Education

The Institute of International Education (IIE), 809 United Nations Plaza, New York, New York 10017, a nonprofit agency, administers many kinds of educational exchange programs sponsored by governments, private agencies, and individuals. Under these programs, students from more than 100 countries are brought to the United States annually for graduate study. A small number of IIE programs, limited primarily to Europe and Latin America, also provide opportunities for undergraduates.

Information about IIE-administered programs may be obtained through the Binational Commission or Foundation located in the capital city of the home country, or where such organizations do not exist, from the United States Information Service. Applications for study under these programs, both at the graduate and undergraduate levels, must be made through designated selection committees in the student's home country, about 15 months prior to the intended date of study in the United States.

IIE's offices in the United States do not accept applications directly from foreign students.

General information about study opportunities in the United States may be obtained from IIE's New York headquarters or from its overseas offices:

Mexican office

Educational Counseling Center, Londres 16, 2nd

floor, Mexico 60 DF, Mexico. Serves Mexico and Central America.

Hong Kong office

Hong Kong Arts Centre, 12th floor, 2 Harbour Road, Wan Chai, Hong Kong. Mailing address: GPS Box 10010, Hong Kong. Serves Brunei, Burma, Hong Kong, Laos, Macao, Malaysia, the Philippines, and Singapore.

Thailand office

(Branch of Hong Kong office serving Thailand) A.U.A. Language Center, 179 Rajadamri, Bangkok, Thailand. Mailing address: GPO Box 2050, Bangkok, Thailand.

Agencies serving particular nationality groups

Awards and services to students of particular nationalities are described on the following pages. Prospective applicants might also inquire at a local Binational Commission or Foundation for information on programs for which they may be eligible.

The African-American Institute. The African-American Institute (AAI), 833 United Nations Plaza, New York, New York 10017, is the major private United States organization that focuses upon Africa—working with African nations to help them achieve their development goals, building bonds of friendship between the United States and Africa, and helping people in the United States understand African culture, politics, economics, and social structures. In addition to government funds, AAI receives private support from a number of foundations, corporations, and individuals.

The African Graduate Fellowship Program (AFGRAD), administered by AAI, provides scholarships to African students to study at the graduate level in United States universities. The number and size of awards available each year varies according to the number of scholarships provided by the several financial contributors. AFGRAD is a cooperative effort: participating universities in the United States provide tuition and fees for the AFGRAD Fellows, African governments support their students' travel to and from the United States, and the Agency

for International Development pays for housing, food, books, and program administrative costs.

Information about AFGRAD and other AAI programs can be obtained from AAI's headquarters at the address shown above or from its Washington office, the address of which is 1320 19th Street, N.W., Washington, D.C. 20036.

American-Mideast Educational and Training Services, Inc., (AMIDEAST), Suite 100, 1717 Massachusetts Avenue, N.W., Washington, D.C. 20036, is a private, nonprofit organization serving human-resource development in the Middle East and North Africa. The organization administers United States and in-region study programs for students sponsored by their national governments, corporations, educational institutions or foundations, and United States or international agencies. In some field offices, private placement services are available for a fee.

Information can be obtained from AMIDEAST headquarters at the above address, or from the overseas offices listed below.

P.O. Box 1249, Amman, Jordan
25 bis Patrice Lumumba, Apt. #8, Rabat, Morocco
9 Gamal el-Din Abou el-Mahasen Street, Apt. #7, Garden City Cairo, Egypt
P.O. Box 1134, Tunis, Tunisia
P.O. Box 135-155, Beirut, Lebanon
P.O. Box 2313, Damascus, Syria
P.O. Box 19674, East Jerusalem, Israel
P.O. Box 1088, Sana'a, Yemen Arab Republic

Information on other Middle Eastern countries may be obtained from AMIDEAST's Washington, D.C. address.

The International Human Assistance Program. The International Human Assistance Program, 360 Park Avenue South, New York, New York 10010, has information on financial aid opportunities for Korean students. It also operates a library in Seoul at 58, 1-Ka, Sinmun-Ro, Chongno-Ku, where catalogs of colleges and universities in the United States are available for review by Korean applicants.

The American-Scandinavian Foundation. The American-Scandinavian Foundation, 127 East 73 Street, New York, New York 10021, offers and ad-

ministers study fellowships and grants, and has cooperative relationships with foundations and societies in the five Scandinavian countries. The following agencies provide information on study in the United States and financial aid: The Denmark-America Foundation, Copenhagen; The League of Finnish-American Societies, Helsinki; The Icelandic-American Society, Reykjavik; The Norway-America Association, Oslo; The Sweden-America Foundation, Stockholm. In some cases these agencies administer grants of their own. All of them recommend candidates for the awards of The American-Scandinavian Foundation.

The Latin American Scholarship Program of American Universities. The Latin American Scholarship Program of American Universities (LASPAU), 25 Mt. Auburn Street, Room 302, Cambridge, Massachusetts 02138, administers scholarship-support services for the United States Information Agency's Fulbright Academic Exchange Program (FAEP), the United States Agency for International Development, Latin American and Caribbean public-sector entities, and multilateral financial institutions. These program sponsors generally offer scholarships for master's-level training, but some sponsors also make awards for doctoral and short-term, nondegree study.

Candidates must be nominated by a participating postsecondary or development-related institution in Argentina, Barbados, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, the Dominican Republic, Ecuador, El Salvador, Guyana, Guatemala, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, Trinidad and Tobago, Uruguay, and Venezuela. Those nominated must agree to return to their nominating institutions as soon as they complete their studies, and the nominating institutions must agree to employ their nominees when they return.

Candidates must be Latin American or Caribbean nationals and provide evidence of financial need, but prior knowledge of English is not required. LASPAU arranges for United States-based, English-language training and orientation before the scholars begin their studies in the United States. LASPAU is also responsible for placing scholars in programs of

study and for monitoring their progress during these programs.

Applications without institutional sponsorship cannot be accepted, because LASPAU only selects scholars from a pool of candidates nominated by participating organizations that are seeking to upgrade their research, technical assistance, teaching, and administrative staff.

The North American Association of Venezuela. The North American Association of Venezuela, Apartado 60835, Caracas, Venezuela, is a nonprofit organization of North Americans residing in Venezuela. Its Education Committee maintains a free educational guidance service for Venezuelan students, teachers, and other professional people who are interested in admission to United States educational institutions. The North American Association of Venezuela does not have a scholarship program of its own, but serves as a scholarship screening committee for various North American universities, foundations, and business organizations that offer aid for graduate study in the United States to outstanding Venezuelan candidates. Counseling interviews are by appointment only at the Association's offices: Edificio Blandin—2 piso, Chacaito, Caracas.

Aid from United States colleges and universities

United States colleges and universities provide several types of financial assistance. *But competition for all aid, at all levels, is keen.* Foreign students generally compete with American students for awards; to be considered they must have high academic and personal qualifications, as well as facility in the English language. In many institutions they are not eligible for aid until they have successfully completed one year of study. Many other universities cannot provide any financial aid whatsoever to foreign students.

Undergraduate aid

At the undergraduate level, it is expected that the students and their families will assume as much financial responsibility as possible. If the institution

offers financial aid to foreign students, the amount awarded may be based on the students' individual financial need. In many colleges such aid is limited to the cost of tuition.

Awards may be full or partial scholarships, tuition waivers, grants in aid, loans, work programs, or any combination of these. There may be certain duties to perform as a condition of the grant, or to supplement it. (Duties might include working in the dining hall, the international student center, or a language laboratory, for example.) Recipients of partial awards must provide the balance of their expenses for the year from other sources. *Very few institutions offer financial aid sufficient to cover all student expenses.*

All financial aid recipients must pursue full-time programs of study and maintain satisfactory academic records. Most awards are for one year only, but usually they are subject to renewal.

Graduate aid

At the graduate level, financial need may be a consideration for granting an award, but also important is the student's proven ability and potential for achievement in the chosen field of study. This policy applies equally to foreign and United States students. Awards are generally made for one academic year and are competitive, depending on the student's performance; renewal for subsequent years is seldom automatic.

Universities offer three types of graduate assistance: scholarships, fellowships, and assistantships.

Scholarships. A graduate scholarship award usually provides full or partial tuition and occasionally fees. Recipients must provide from other sources the balance of their expenses for the year. Graduate scholarship holders must be full-time students; no duties are expected of them.

Fellowships. A fellowship usually includes the cost of tuition and fees, and a cash stipend for full or partial living expenses. Generally the recipient pursues a full-time course of study, but work obligations are included occasionally.

Assistantships. An assistantship provides a cash stipend and in many cases a full or partial tuition

scholarship or waiver. Awards are of two kinds: teaching and research. For either type, students must perform services related to their major field of study, such as teaching or assisting in research projects. Research assistantships vary in number from year to year within an institution, depending on the research projects being carried out at the time. Stipends may range from $1,000 to $7,500 for an academic year; the average is approximately $4,000.

Since teaching and research competence must usually be proven before assistantships are granted, most institutions make such awards to foreign candidates only after the first semester or first year of study. Awards are not guaranteed, however, and a student can receive such aid only if there is a position available.

How to apply for financial aid from United States institutions

Procedures for applying for aid vary from one institution to another. Usually, a financial aid application is required in addition to the application for admission. Some schools require applicants to be interviewed at overseas counseling centers.

Prospective applicants should indicate in their first inquiries to a college or university that they wish to apply for aid, so that the proper forms and information can be sent along with the application for admission. Since financial aid deadlines are often early (usually between December 1 and February 1 for the following September), students must apply well in advance, usually a year before the intended date of entrance.

On the financial aid application form the individuals are required to furnish accurate information about the amount and source of any funds they are able to provide as well as the amount of money they need. Since few financial awards cover all expenses, applicants who are able to provide some money of their own usually have a better opportunity to win an award. However, need should not be understated in the expectation that extra aid can be obtained later. Opportunities for financial aid are severely limited once a foreign student has arrived in the United States.

Applicants should not request specific scholarships or fellowships listed in an institution's bulletin. Financial aid applicants are automatically considered for all appropriate awards.

Many colleges and universities require a Declaration and Certification of Finances form from foreign students to obtain complete and accurate information about funds available to them. A candidate asked by a college or university to file such a form may be required to submit the completed form in order to obtain authorization for the Certificate of Eligibility (Form I-20 or IAP-66). The institution completes part of the form by supplying estimated costs of study; students provide information on their financial responsibilities and the sources and amounts of funds available to them.

An applicant must not assume that an award has been made unless official notification in writing is received from the college or university.

Financial resources after arrival in the United States

As previously noted, financial aid opportunities are severely limited once a foreign student has arrived in the United States. It is then almost impossible to obtain aid from (1) the home government, (2) the United States government, or (3) private or international agencies and foundations. The only remaining source may be the college or university attended.

Aid may take the form of the previously described scholarships, assistantships, grants, or fellowships, but none of these may be expected during the first year unless they were awarded before the student left home. Although awards may be applied for after the first year, there is no guarantee that one will be received. Therefore, the student who comes to the United States with no university-provided financial aid for the first year must be prepared for the likelihood of not receiving aid in subsequent years, and should plan accordingly.

Loans

Loans from institutions to foreign students may be of two types: emergency and long-term. Emergency loans can usually be granted on short notice. As the name implies, however, they are granted only in exceptional circumstances when an unexpected situation arises and a student needs immediate help. Emergency loans are seldom made for more than $200 to $300, and they must be repaid within a short time.

Long-term loans that provide a large amount of money for repayment with interest over an extended period are usually not made to foreign students at any time because of repayment difficulties. Many loan programs of institutions are restricted to United States citizens. In no case should loans be thought of by a foreign student as a significant or dependable source of funds.

Employment

United States immigration regulations require that foreign students carry a full academic program. Under the terms of their visas, foreign students are not permitted to accept off-campus employment

during their first year of study in the United States. Thereafter, only in extreme cases of need or emergency may students be permitted to work off campus in a part-time capacity, not to exceed 20 hours a week.

Both the institution and the local office of the United States Immigration and Naturalization Service must approve a request for permission to work. Students must (1) establish that the economic necessity to work is due to unforeseen circumstances arising subsequent to their entering the United States, and (2) show that they can manage a part-time job without adversely affecting their studies. They must continue to carry a full academic program.

On-campus employment, as part of a scholarship, assistantship, fellowship, or a job supplementing an award, is not subject to immigration approval. Many colleges and universities offer part-time jobs to students in financial need, but there are rarely enough positions for all those who apply. Campus jobs, subsidized in part by United States government funds, may not be offered to foreign students.

It is almost impossible for students to obtain part-time work of a professional nature. Most on-campus jobs that are available to students—serving meals, washing dishes, typing, filing, caring for children—are fairly menial, but United States students consider these to be normal and respectable occupations. Modest positions in some academic departments and in libraries are occasionally available. Wages for these positions range from $3.50 to $5 per hour.

A student seeking employment should first consult the foreign student adviser at the institution for current information on regulations, job opportunities, and United States taxes on wages.

Not eligible for employment are holders of B-2 visitor's visas and F-2 visas (spouses of F-1 students). Those holding J-2 (spouse of J-1 exchange visitor) visas may apply to the Immigration and Naturalization Service for permission to work for their *own or children's support* (not for their spouse's), but each case is decided individually.

Summer employment

Foreign students may seek full-time summer jobs after completion of an academic year, but they can never count on this in advance. Positions are scarce, and permission must be obtained from the United States Immigration and Naturalization Service. Permission is based upon the same consideration as for part-time employment during the academic year, namely that there has been an unforeseen change in the student's financial circumstances since coming to the United States. A student fortunate enough to find a job may earn enough to provide savings of a few hundred dollars; the exact amount will depend on how carefully earnings and expenses are budgeted.

As can be seen from the above information, because of United States immigration regulations, foreign students cannot expect to earn any substantial part of their education expenses. At best, students may be able to *supplement* their funds, *but even this should not be counted upon.*

Seeking help in case of financial emergency

A foreign student faced with a financial problem should immediately seek help from the institution's foreign student adviser. The adviser may be able to give the student permission to work, or arrange an emergency loan, or refer the student to the financial aid officer.

It must be remembered, however, that students who have earlier signed official statements that they have enough money to meet their expenses cannot expect the institution to assume responsibility if their funds prove inadequate. While every effort will be made by campus officials to help solve financial problems, the institution and the Immigration Service may be compelled to require the foreign student to return home immediately if there is no money and help cannot be found.

Final arrangements regarding finances

All financial plans must be made before departure for the United States. If financial aid, from whatever sources, is not sufficient to meet all expenses, students must have enough money from personal or family funds to make up the difference. They can neither count on receiving extra aid beyond that already promised them, nor on receiving a loan, nor on working.

The exact amount of any financial aid offered, from whatever sources—a United States college or university, an international agency, a home government—must be detailed in writing to a prospective student. All papers regarding a student's financial support should be available at the time of arrival at the college or university.

It cannot be emphasized too strongly: *a foreign student should not come to the United States without a guaranteed means of support.*

The obligation of a private sponsor

Private sponsors, whether individuals, agencies, or corporations, should always provide a student with an official, detailed statement in writing of the award or support granted, so that financial responsibility for the student is fully and clearly established. If the sponsors are individuals, they should attest that they are willing and able to support the prospective student to the extent required, and that they as sponsors are ready and willing, if necessary, to deposit a bond to guarantee that the student will not become a public charge during the period of study in the United States.

Problems of currency restrictions and transfer of funds to the United States

Before making plans to study in the United States, students should become familiar with the regulations of their own government regarding currency restrictions and the transfer of funds. As soon as possible, students should notify the university they will be attending of any particular requirements established by their own government. Some gov-

ernments restrict the amount of money that can be taken out of the country. Others may restrict funds until a letter from the admitting institution in the United States has been received confirming the student's enrollment. One should learn before leaving home what letters, if any, are needed from the admitting institution in order to authorize funds for transfer. Currency restrictions in some countries, and the subsequent difficulties students and universities have encountered in receiving timely payments, have caused some United States universities to require advance payment of fees.

Using United States banking services

United States banking connections should be established before a student leaves home. To transfer money to the United States, a student should instruct the home bank to issue a foreign draft on a United States bank in a city close to the institution chosen. If the home bank cannot draw on a bank in that particular city, a student should request a draft on a bank in a large city nearby.

Foreign students should not present a draft on a New York City bank if they are to study in another section of the country unless it is absolutely necessary. Clearance of a draft between banks in different parts of the United States involves a delay in making funds available. Meanwhile, students may be without funds for their personal expenses.

A few United States banks have branches in foreign countries. These branches can be used if the United States bank is located in the vicinity of one's chosen institution. If not, all large United States banks have what are called "correspondents," foreign banks with which they have established financial connections. In whatever country a student lives, there is usually a local bank that has correspondent relations with a United States bank in the area in which the student will study. A transfer of money from one correspondent bank to another requires only obtaining a draft from the home bank and presenting it, with personal identification, to the local United States bank. The United States

bank gives credit in United States dollars after clearance of the draft, which usually takes 10 to 14 days.

A traveler's letter of credit or traveler's checks can also be used to transfer funds. Either of these can be bought overseas and presented to a local United States bank as cash to open a banking account.

While in the United States, students should keep most of their money safely deposited in a bank, except for the amount needed for daily expenses. Money should not be left in living quarters. Any business transaction should be made by check if a substantial amount of money is involved.

Money needed during the first few weeks in the United States

As indicated in previous sections, a considerable amount of money is needed on arrival in the United States for such expenses as the first month's rent for living accommodations, meals for the first few weeks, and tuition and fees for the first semester or quarter. In general, a minimum of $500 to $750, *in addition* to the amount of tuition and fees, is needed. Students holding assistantships should be aware that they will probably not be paid for their services until the end of the first working month.

Protecting personal funds en route to the United States

Students should not carry with them large amounts of cash. They should purchase "traveler's checks" at the local bank or money exchange center. These may be cashed for United States currency anywhere in the United States. Properly endorsed, they can be used in all types of financial transactions. If lost, they will be replaced by a branch of the issuing agency upon presentation of the receipt of purchase if the loss is reported immediately.

Advice from foreign students now in the United States

In the course of preparing an earlier edition of this booklet, a survey was made of foreign students in the United States who had financial problems during their stay. They were asked what advice they would give to other students who might be planning to come to the United States to study. All their suggestions have been stressed in one way or another within these pages. The comments made most frequently by foreign students constitute a summary of this booklet.

1. Students should obtain accurate estimates of expenses from the host institution. If ranges of costs are given, the *high* figure should be used for planning purposes.

2. Ten percent should be added to the estimated amount for unexpected expenses.

3. If students are receiving fellowships or assistantships, they should not translate the dollar amount into their own currency and imagine that they will be well off. The cost of living is high in the United States.

4. It is *vitally* important to have health insurance and, if possible, a source of emergency funds in the United States.

5. Students should have medical, dental, and optical checkups at home, and should correct any problems before leaving.

6. Students should not come to the United States until they are certain that their first year's expenses are fully covered, and that there is at least a reasonable prospect of meeting their expenses for the entire period of study without depending on employment.

7. Students should have money transferred from home at regular intervals.

8. Enough money should be transferred on arrival to cover the first few months. Students should remember that they are likely to spend more during this period than later.

9. Students should keep to their budgets.

10. Students should think twice before buying merchandise that may be unnecessary.

11. Students should seek help from the foreign student adviser of their college or university as soon as they begin to have financial difficulties.

Sample budget form for the first year

Application fees and admissions tests . . . . . $_____
Source of funds:
_____

Travel to and from the United States . . . . . _____
Source of funds:
_____

Tuition and fees:
Academic year . . . . . _____
Summer session . . . . . _____
Source of funds:
_____

Housing and food:
Academic year . . . . . _____
Holidays in academic year . . . . . _____
Summer vacation . . . . . _____
Source of funds:
_____

Books and supplies . . . . . _____
Source of funds:
_____

Health and accident insurance . . . _____
Source of funds:
_____

Clothing . . . . . _____
Incidental expenses . . . . . _____
Dependents . . . . . _____
Extra graduate expenses . . . . . _____
Source of funds:
_____

Orientation and English-language programs . . . . . _____
Source of funds:
_____

Subtotal . . . . . _____
Contingencies (10 percent of subtotal) . . . . . _____
Total . . . . . $_____